

*METHOD AND APPRATUS FOR GENERATING USER PROFILE DISTINCTIONS*

ABSTRACT

A method and apparatus for generating a profile distinction associated with a  
5 computerized transaction between a user and a merchant, provide for determining if  
the transaction is associated with the user or a third party. Information associated  
with the transaction is aggregated in a profile corresponding to the user or according  
to a profile distinction associated with the third party if so determined. A special  
offer, a promotion, a product offering, a product recommendation, or a product  
10 suggestion tailored to the user or the third party is presented using the aggregated  
information associated with the transaction. If the profile distinction is not already  
present it is established and, if present, information is aggregated therein.